

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JAMES B BROWNLOW
AMY D BROWNLOW
Debtor(s)

Case No. 09-31707

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/28/2009.
- 2) The plan was confirmed on 10/14/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/24/2012.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,160.00.
- 10) Amount of unsecured claims discharged without payment: \$30,011.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$46,411.70
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$46,411.70**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,894.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,604.38
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,498.38**

Attorney fees paid and disclosed by debtor: \$1,606.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAFES/MIL STAR/EXCHANGE	Unsecured	1,918.00	1,549.65	1,549.65	1,549.65	0.00
ALASKA USA FEDERAL C U	Unsecured	2,716.00	2,716.89	2,716.89	2,716.89	0.00
AT & T	Unsecured	224.00	NA	NA	0.00	0.00
AT&T	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BANK ONE	Unsecured	0.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	479.00	479.04	479.04	479.04	0.00
CAPITAL ONE	Unsecured	2,336.00	NA	NA	0.00	0.00
CARMAX AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CHILDRENS PLACE	Unsecured	0.00	NA	NA	0.00	0.00
CHRYSLER FINANCIAL SVC AMERIC	Secured	7,800.00	11,514.20	11,514.20	11,514.20	1,445.27
CHRYSLER FINANCIAL SVC AMERIC	Unsecured	18,124.00	NA	NA	0.00	0.00
CINGULAR WIRELESS	Unsecured	224.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	1,799.00	NA	NA	0.00	0.00
CONSUMER ADJUSTMENT	Unsecured	0.00	NA	NA	0.00	0.00
COX CABLE OF HPT RDS	Unsecured	0.00	NA	NA	0.00	0.00
COX COMMUNICATIONS	Unsecured	0.00	NA	NA	0.00	0.00
CRYSLER FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
DAIMLER CHRYSLER SERVICES NA	Unsecured	16,000.00	15,617.15	15,617.15	15,617.15	0.00
DELL FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
DIAGNOSTIC RADIOLOGIST	Unsecured	184.00	NA	NA	0.00	0.00
DOMINION ELETRIC	Unsecured	208.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	1,398.00	1,398.21	1,398.21	1,398.21	0.00
ECAST SETTLEMENT CORP	Unsecured	694.00	694.60	694.60	694.60	0.00
ENNENS FOODS	Unsecured	0.00	NA	NA	0.00	0.00
FIRST BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST USA	Unsecured	0.00	NA	NA	0.00	0.00
GDYR/CBUSA	Unsecured	803.00	NA	NA	0.00	0.00
GE CUSTOM AUTO	Unsecured	0.00	NA	NA	0.00	0.00
GMAC	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GMAC	Unsecured	0.00	NA	NA	0.00	0.00
HARRIS ORIGI	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	256.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	13.62	13.62	13.62	0.00
KAY JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
MACYS DSNB	Unsecured	0.00	NA	NA	0.00	0.00
MERRICK BANK~	Unsecured	0.00	NA	NA	0.00	0.00
MILITARY FINANCIAL	Unsecured	2,918.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Unsecured	47.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	4,349.00	2,540.39	2,540.39	2,540.39	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	504.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PIONEER MILITARY LENDING	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	0.00	543.78	543.78	543.78	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,124.00	1,124.50	1,124.50	1,124.50	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,667.00	1,667.17	1,667.17	1,667.17	0.00
RNB-FIELDS3	Unsecured	0.00	NA	NA	0.00	0.00
ROGERS & HOLLANDS JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
RSHK/CBSD ATTN CENTRALIZED BA	Unsecured	0.00	NA	NA	0.00	0.00
SBC	Unsecured	0.00	NA	NA	0.00	0.00
SCH PATHOLOGY CONSULTANTS	Unsecured	54.00	NA	NA	0.00	0.00
SEARS/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
SPIEGEL	Unsecured	0.00	NA	NA	0.00	0.00
TARGET	Unsecured	0.00	NA	NA	0.00	0.00
UNVL CITI	Unsecured	0.00	NA	NA	0.00	0.00
USA DISC	Unsecured	479.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	184.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	0.00	608.85	608.85	608.85	0.00
WASHINGTON/PROVIDIAN	Unsecured	1,667.00	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/LERNER	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,514.20	\$11,514.20	\$1,445.27
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,514.20	\$11,514.20	\$1,445.27
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$28,953.85	\$28,953.85	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,498.38</u>
Disbursements to Creditors	<u>\$41,913.32</u>
TOTAL DISBURSEMENTS :	<u>\$46,411.70</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/11/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.